In re: Brady V Burdge Angela M Burdge Debtors Case No. 13-02747-HWV Chapter 7

TOTALS: 0, \* 1, ## 0

# **CERTIFICATE OF NOTICE**

District/off: 0314-1 User: CKovach Page 1 of 2 Date Rcvd: Feb 07, 2018 Form ID: 318 Total Noticed: 30

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Feb 09, 2018.
                                                              25341 Route 75 S,
db/idb
                  +Brady V Burdge.
                                        Angela M Burdge,
                                                                                     Port Royal, PA 17082-7516
                   BUREAU OF ACCOUNT MANAGEMENT,
                                                         3607 ROSEMONT AVE STE 502,
4322122
                                                                                            PO BOX 8875,
                    CAMP HILL, PA 17001-8875
4322123
                  +BUREAU OF ACCOUNT MANAGEMENT,
                                                         PO BOX 8875,
                                                                            CAMP HILL,
                                                                                         PA 17001-8875
                  +CENTRYLINK, C/O ENHANCED RECOVERY COMPANY,
                                                                          PO BOX 1259 DEPT 98696,
4322124
                                                                                                           OAKS, PA 19456-1259
                  +CPRS PHYSICAL THERAPY, 75 EVELYN DRIVE, MILLERSBURG, PA 17061-1258 EMERG CARE SERV OF PA PC, PO BOX 740021, CINCINNATI, OH 45274-0021
4322126
4322128
                   GEISINGER, 100 NORTH AVADEMY AVENUE, DANVILLE, PA 17822-3941
Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
4322129
4976253
                  Geisinger Lewistown Hospital, PO Box 983140, Boston, MA 02298-3140
+KML LAW GROUP PC, SUITE 5000, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541
4976254
4322130
                  FRML LAW GROUP PC, SUITE 5000, /UL MARKEL SIREL,
LEWISTOWN HOSPITAL, C/O BUREAU OF ACCT MANAGEMENT, PO BOX 8875, CAMP HILL, PA 1
MATCO TOOLS, DAVID R HAMMAKER, 340 NEW BLOOMFIELD RD, DUNCANNON, PA 17020-9503
NATIONAL RECOVERY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036
+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
                                                                                                                         17001-8875
4322131
4322133
4322134
                 ++NATIONSTAR MORTGAGE LLC,
4322135
                  (address filed with court: NATIONSTAR MORTGAGE LLC,
                                                                                    350 HIGHLAND DRIVE,
                    LEWISVILLE, TX 75067)
                 4858740
                                                   c/o Manley, Deas & Kochalski, LLC, P.O. Box 165028,
4322136
4322137
4322138
4322140
4322141
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 4322121 +E-mail/Text: banko@berkscredit.com Feb 07 2018 18:53:30 BERKS CREDIT & COLLECTIONS INC,
                    PO BOX 329, TEMPLE, PA 19560-0329
                  +EDI: CMIGROUP.COM Feb 07 2018 18:58:00
4322125
                                                                       COMCAST CHICAGO SECONDS,
                                                                                                      C/O CREDIT MANAGEMENT,
                    4200 INTERNATIONAL, CARROLLTON, TX 75007-1912
                  +E-mail/Text: bknotice@ercbpo.com Feb 07 2018 18:53:42
4322127
                                                                                         DISH NETWORK,
                  C/O ENHANCED RECOVERY CO, 8014 BAYBERRY RD, JACKSONVILLE, FL 32256-7412 +E-mail/Text: bshaas@geisinger.edu Feb 07 2018 18:53:39 LEWISTOWN HOSPITAL,
4322132
                    ATTN: BILLING DEPARTMENT, 400 HIGHLAND AVENUE, LEWISTOWN, PA 17044-1198
4387559
                   EDI: RESURGENT.COM Feb 07 2018 18:58:00
                                                                     LVNV Funding, LLC its successors and assigns as,
                    assignee of Sears National Bank, Resurgent Capital Services, PO Box 10587,
                    Greenville, SC 29603-0587
4387845
                   EDI: RESURGENT.COM Feb 07 2018 18:58:00
                                                                       LVNV Funding, LLC its successors and assigns as,
                    assignee of NCO Portfolio Management,
                                                                   Resurgent Capital Services, PO Box 10587,
                    Greenville, SC 29603-0587
                  +E-mail/Text: bshaas@geisinger.edu Feb 07 2018 18:53:39
4330420
                                                                                          Lewistown Hospital,
                    400 Highland Ave, Lewistown, PA 17044-1198
                   E-mail/Text: blegal@phfa.org Feb 07 2018 18:53:41
PO BOX 8029, HARRISBURG PA 17105
                                                                                  PHFA/HEMAP,
4352759
                                                                                                     211 NORTH FRONT ST,
                  +EDI: JEFFERSONCAP.COM Feb 07 2018 18:58:00
4322139
                                                                           PREMIER BANKCARD LLC,
                    C/O JEFFERSON CAPITAL SYSTEMS, 16 MCLELAND ROAD, SAINT CLOUD, MN 56303-2198
                  +E-mail/Text: bmg.bankruptcy@centurylink.com Feb 07 2018 18:53:42
4337582
                    The United Telephone Company of Pennsylvania, LLC, CenturyLink Bankruptcy, 359 Bert Kouns,
                    Shreveport LA 71106-8124
                                                                                                               TOTAL: 10
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage LLC, PO Box 619096,
4389568*
                                                                                                        Dallas, TX 75261-9741)
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0314-1 User: CKovach Page 2 of 2 Date Royd: Feb 07, 2018 Form ID: 318 Total Noticed: 30

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2018 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on February 7, 2018 at the address(es) listed below:

Donald Zagurskie on behalf of Debtor 1 Brace
Donald Zagurskie on behalf of Debtor 2 Ange on behalf of Debtor 1 Brady V Burdge jzmlawbecky@nmax.net on behalf of Debtor 2 Angela M Burdge jzmlawbecky@nmax.net James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE, LLC amps@manleydeas.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

# Debtor 1 Brady V Burdge First Name Middle Name Last Name Debtor 2 (Spouse, if filing) United States Bankruptcy Court Middle District of Pennsylvania Case number: 1:13-bk-02747-HWV Social Security number or ITIN xxx-xx-8707 EIN \_\_-\_\_\_ Social Security number or ITIN xxx-xx-3834 EIN \_\_-\_\_\_ EIN \_\_-\_\_\_ Social Security number or ITIN xxx-xx-3834 EIN \_\_-\_\_\_\_ EIN \_\_-\_\_\_\_

# Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brady V Burdge

Angela M Burdge

By the court:

February 7, 2018

Honorable Henry W. Van Eck United States Bankruptcy Judge

By: CKovach, Deputy Clerk

# Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Official Form 318 Order of Discharge page 1

## Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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